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HON. RICARDO S. MARTINEZ

**UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE**

SURINDER S. BRATCH,)
)
Plaintiff,)
)
v.)
)
EQUIFAX INFORMATION SERVICES)
LLC, and EXPERIAN INFORMATION)
SOLUTIONS, INC.,)
)
Defendants.)

Case Number: 2:09-cv-01724-RSM

**SUPPLEMENTAL DECLARATION
OF MARGARET LESLIE IN SUPPORT
OF DEFENDANT EQUIFAX INFORMATION
SERVICES LLC'S MOTION FOR PARTIAL
SUMMARY JUDGMENT**

I, Margaret Leslie, declare, under penalty of perjury and pursuant to 28 U.S.C. § 1746, as follows:

1. I am Vice-President in Technology for Defendant Equifax Information Services LLC ("Equifax").

2. I am over 21 years of age and I have personal knowledge of the facts below based upon my experience and a review of Equifax's records. I am otherwise competent to provide this declaration.

SUPPLEMENTAL DECLARATION OF MARGARET LESLIE

1 3. On or about July 10, 2008, when Equifax combined the credit files of Plaintiff and his
2 brother into one file, all of the past inquiries from both of the files were combined onto the one, merged file.

3 4. Inquiries that were on the Plaintiff's brother's credit file by American Express, Associated
4 Credit Systems, Nationwide Funding, Total Merchant Services, Landsafe Credit, and Yellowbook that pre-
5 dated July 10, 2008, therefore, were included in the merged file of the two consumers, but do not signify that
6 Equifax issued Plaintiff's credit information to those companies.

7 5. Equifax's records kept in the regular course of business, the frozen scans from March and
8 April 2008, attached hereto as Exhibits A and B, confirm that Equifax did not report any bankruptcy
9 information on Plaintiff's credit file at that time.

10 6. Equifax's records kept in the regular course of business, the frozen scans from February and
11 April 2006, attached hereto as Exhibits C and D, also confirm that Equifax did not included any bankruptcy
12 information on Plaintiff's credit file at that time.

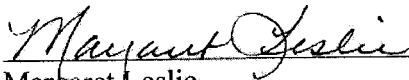
13 7. The credit file that is attached hereto as Exhibit E, dated July 29, 2008, was prepared after
14 Equifax merged the files of Plaintiff and his brother and thus contains information from both of their
15 previous credit files.

16 8. The bankruptcy that appears on Exhibit E was not on Plaintiff's credit file prior to the
17 combination of the files in July 2008 even though it shows that it has a reported date of March 9, 2006. That
18 date reported does not relate to a reporting of a bankruptcy on Plaintiff's credit file at any time prior to July
19 10, 2008.

20 9. Equifax Commercial Information Solutions, a division of Equifax Information Services LLC,
21 maintains a Business Credit Report on Bratch Auto Body & Repair, Inc.

1 Pursuant to 28 U.S.C. §1746, I further declare under penalty of perjury of the laws of the United
2 States of America that the foregoing is true and correct.

3 Executed this 5th day of May, 2011, at Atlanta, Georgia.

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5 Margaret Leslie

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SUPPLEMENTAL DECLARATION OF MARGARET LESLIE

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BRATCH
645 S MASSACHUSETTS ST SEATTLE WA 98134
REPORT IS FOR INTERNAL USE ONLY - CONTAINS DATA SUPP
BRATCH, SURINDER, S.
645, S MASSACHUSETTS, ST, SEA, WA, 98134, TAPE RPTD 06/02.
20711, 122ND, PL SE KENT, WA, 98031, TAPE RPTD 01/02
TELEPHONE NUMBER (253) 639-4742 SPEC 09/07.
FORMER NAME-SINGH, SURINDER.

FN 008-0688158-00-2022
D TO CUSTOMERS
FILE SINCE 02/03/98

BRATCH, SURINDER, S
645, S MASSACHUSETTS, ST, SEA , WA, 98134
CID 02AFF56024DAE72082
FILE ACTIVITY 03/27/08

EIS-BRATCH-001520

SSN VER - Y

*INOS-	03/27/08,	ID	092ZD02689,	EQUIFAX	, KEYBANK	645BB19339,	03/19/08,	
03/15/08,	AR	105FM11640,	03/12/08,	PRM	243FP00736,	03/07/08,	AR	163BB350565,
03/07/08,	AR	155FP32177,		PRM	4848B04633,	02/29/08,	AR	217ON00804,
02/11/08,	PRM	458BN08054,	01/16/08,	PRM	243FP00736,	01/11/08,	PRM	458BR01498,
01/04/08,	PRM	155FP32177,	12/12/07,	PRM	285FAA00939,	12/06/07,	PRM	458ON13557,
11/26/07,	PRM	655AF17487,	11/21/07,	PRM	243FP00736,	11/21/07,	PRM	458ON08054,
11/08/07,	PRM	850AB001498,	11/05/07,	PRM	992CFM03907,	10/31/07,	PRM	285FAA00939,
10/06/07,	PRM	155FP32177,	09/25/07,	PRM	364FM00105,	09/20/07,	PRM	401ON02107,
09/18/07,	PRM	850BD001498,	09/13/07,	PRM	401ON02107,	09/07/07,	PRM	682EM28517,
09/07/07,	PRM	399EFR46676,	09/07/07,	PRM	285FAA00939,	09/07/07,	PRM	991FM91085,
09/07/07,	PRM	992FM19225,	09/07/07,	PRM	285FAA00939,	09/07/07,	PRM	152FR00013,
09/06/07,	EU	133ZB02550/WIND.	.08,	08/30/07,	AR	701FC65808,	08/28/07	
PRM	163BB350565,	07/24/07,	PRM	163BB350565,	07/20/07,	PRM	701FM25762,	07/09/07
PRM	155FP32177,	BENECL/HFC,	155FP31547,	07/06/07,	PRM	243FF00736,		
07/02/07,	PRM	285FAA00632,	05/29/07,	PRM	285FAA00632,	05/09/07,	PRM	243FP00736,
04/23/07,	PRM	285FAA00632,	04/16/07,	PRM	458BN08054,	04/10/07,	PRM	458ON13597,
04/06/07,	PRM	155FP32177,	04/05/07,	PRM	402FL13350,	BENECL/HFC,	155FP31547,	
12/22/06,	BENECL/HFC,	155FP3347,	10/04/06,	AMEX,	152BB21186,	08/09/06,	08/01/06	
EU	444ZDB00510/ACCE,	.08,	HSBC BANK,	164DB4009,	07/25/06,	BENECL/HFC,	155FP31547	
07/24/06,	PUG SND	LS,	701S2313,	05/08/06,	DATAMARK			

REPORTED OPENED	BALANCE	HIGH CRDT	CRDT LIMIT	DEFD / DLA	PAYMENT ST PAY DT	DURATION FREQ	PRACTICE SCH PYMT	DEFER DATE	BLEON DATE	BLEON PYMT	MONTHS REV	IECOA PAST DUE	CLASS	ACTIVITY DESI
*CLSD/MODEL														
CAPITAL ONE BANK USA /850BB1498 *							R-1							
03/00/2008	\$378			03/00/2008							86			INDIVIDUAL
01/00/2001	\$1766			03/00/2008			MONTHLY							
/	\$1500			\$1100			\$15							

METRO 2 HISTORY -	CREDIT CARD
CREDIT CARD	
	000000000000/000000000000/00000001DDDD/DDDDDDDDDDDD
	D1DDDDDDDDDD/DDDDDDDDDDDD/DDDDDD21D

[illegible]

PAGE 1

EXHIBIT
A

ATLANTA GA 30376 800/695-1111

FN 008-0688158-00-202

BENEFICIAL/HFC

METRO 2 HISTORY - 000000000000/10000000 LINE OF CREDIT
LINE OF CREDIT
AMOUNT

UNIVERSAL/CITIBANK S / [REDACTED] *

[illegible]

***** IN H/C COLUMN IS CREDIT LIMIT *****

METRO 2 HISTORY - 000000000000/000000000000/000000000000 CREDIT CARD

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

1989 CB

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

PAGE 2

EQUIFAX P 0 BOX 740241
TO 4012500040,2 CREDIT BUREAU INC.
BRANCH SURINDER S
645 S MASSACHUSETTS ST SEATTLE WA 98134
ATLANTA GA 30374 800/685-1111
FN 008-0688158-00-202

02/00/2008| \$32171 | 02/00/2008 | 60M | / / | 24
01/00/2006| \$48727 | / / | MONTHLY | / / | \$
/ / | \$1060 | / / | \$
METRO 2 HISTORY - 00000000000/0000000000000/D
AUTO

AMERICA'S SERVICING
02/00/2008| \$346518 | 02/00/2008 | 40Y | / / | 21
12/00/2005| \$350200 | 01/00/2008 | MONTHLY | / / | \$
/ / | \$2921 | / / | \$
METRO 2 HISTORY - 01000000000/0000000000000/DD
REAL ESTATE MORTGAGE
CONVENTIONAL MORTGAGE

UNIVERSAL/CITIBANK S
11/00/2006| \$0 | 10/00/2006 | * R-1 | / / | 70
01/00/2001| \$4850 | / / | MONTHLY | / / | \$
/ / | \$60 | / / | \$
METRO 2 HISTORY - 00000000000/0000000000000/DDDDDDDDDDDD
CREDIT CARD

AMERICA'S SERVICING
09/00/2006| \$0 | 08/00/2006 | M-1 | / / | 04
12/00/2005| \$65660 | 08/00/2006 | 15Y | / / | \$
/ / | \$620 | / / | \$
METRO 2 HISTORY - 00000000000
CLOSED OR PAID ACCOUNT/ZERO BALANCE
REAL ESTATE MORTGAGE

WELLS FARGO DLR SVC/ /
08/00/2006| \$0 | 08/00/2006 | I-1 | / / | 40
04/00/2003| \$21689 | 08/00/2006 | 60M | / / | \$
*08/00/2006| \$ | / / | / / | \$
/ / | \$527 | / / | / / | \$
METRO 2 HISTORY - 00000000000/DDDDDDDDDDDD/DDDDDDDDDDDD/DDDD
CLOSED OR PAID ACCOUNT/ZERO BALANCE
AUTO

METRO 2 HISTORY - 00000000000/DDDDDDDDDDDD/DDDDDDDDDDDD/DDDD
CLOSED OR PAID ACCOUNT/ZERO BALANCE
AUTO

ATLANTA GA 30376 800/695-1111

FN 008-0688158-00-202

INDIVIDUAL

11KSF/SOLD

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INDIVIDUAL

11KSF/SULD

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INDIVIDUAL

CLOSED

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INDIVIDUAL

IPD/CLOSED

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INDIVIDUAL

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EQUIFAX P O BOX 740241
 ATLANTA GA 30374 800/685-1111
 TO 4012500040,2 CREDIT BUREAU INC.
 BRATCH SURINDER S.
 645 S MASSACHUSETTS ST SEATTLE WA 98134
 FN 008-0688158-00-202

05/00/2005|\$0 10/00/2004 MONTHLY 75
 02/00/1999|\$2008 10/00/2004
 *09/00/2003|\$2200 \$

CLOSED OR PAID ACCOUNT/ZERO BALANCE CREDIT CARD INDIVIDUAL
 ACCOUNT CLOSED BY CREDIT GRANTOR PD/CLOSED

BANK OF AMERICA / 1-1 60M 52
 08/00/2004|\$0 08/00/2004
 02/00/2000|\$17822 \$

METRO 2 HISTORY - DDDDDDDDDDD/DDDDDDDDDDDD/DDDDDDDDDDDD/DDDDDDDDDDDD
 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO PD/CLOSED

CHEVRON / R-1 24
 12/00/2003|\$0 12/00/2003
 09/00/1999|\$230 12/00/2003 \$

ACCOUNT CLOSED BY CONSUMER CREDIT CARD SHARED
 CREDIT CARD CLOSED

MACYS/FDSB / R-1 02
 05/00/2002|\$0 09/00/2000
 08/00/2000|\$600 \$

FIRST USA BANK * R-1 21
 09/00/1999|\$0 06/00/1999
 12/00/1997|\$7000 \$

FIRST USA R-1 25
 10/00/2001|\$0 10/00/2001
 06/00/1999|\$1500 \$

ACCOUNT CLOSED AT CONSUMERS REQUEST
 CLOSED OR PAID ACCOUNT/ZERO BALANCE
 REF TO EQUIFAX INFORMATION SERVICES LLC,
 ATLANTA, GA, 30374-0241, 800/685-1111, WWW.EQUIFAX.COM/FCRA P O BOX 740241,

FROZEN 631 2008 MONTH 04 NAME/SSN RECORDS

0000

BRATCH
20711 122ND PL SE KENT WA 98031

FN 008-0688190-00-203

BRATCH, SURINDER, S
20711, 122ND, PL SE, KENT, WA, 98031

FILE SINCE 02/03/98

FILE ACTIVITY 03/27/08

REPORT IS FOR INTERNAL USE ONLY - CONTAINS DATA SUPPRESSED TO CUSTOMERS
BRATCH, SURINDER, S.
20711, 122ND, PL SE, KENT, WA, 98031, TAPE RPTD 01/02
TELEPHONE NUMBER (253) 639-4742 SPEC 09/07.
645, S MASSACHUSETTS, ST, SEA, WA, 98134, TAPE RPTD 06/02.
FORMER NAME-SINGH, SURINDER

SSN VER - Y

BRATCHS AUTOBODY, [REDACTED]
*INQ5- 04/11/08, AR 163B830565, 04/11/08, AR 155FP32177, 04/05/08
PRM 155FP32177, 04/03/08, AR 484B804633, 03/28/08, AR 2170N0804, 03/27/08
ID 0922D02689, EQUIFAX KEYBANK, 645B819339, 03/19/08, 03/15/08
AR 103FM11640, 03/12/08, PRM 243FP00736, 02/11/08, PRM 4580N08054, 01/16/08
PRM 243FP00736, 01/11/08, PRM 850B801498, 01/04/08, PRM 155FP32177, 12/12/07
PRM 285FA00939, 12/06/07, PRM 4580N13597, 11/26/07, PRM 654FA17487, 11/21/07
PRM 243FP00736, 11/21/07, PRM 4580N08054, 11/08/07, PRM 850B801498, 09/25/07
PRM 992FM03907, 10/31/07, PRM 285FA00939, 10/06/07, PRM 155FP32177, 09/13/07
PRM 364FM00105, 09/20/07, PRM 4010N02107, 09/18/07, PRM 850B801498, 09/07/07
PRM 4010N02107, 09/07/07, PRM 682FM28517, 09/07/07, PRM 399FR66676, 09/07/07
PRM 285FR00089, 09/07/07, PRM 991FM91085, 09/07/07, PRM 992FM19225, EU 133ZB02550/WIND, 08, 08/30/07, AR 701FC06588, 08/28/07, PRM 163B830565, 07/24/07
PRM 163B830565, 07/20/07, PRM 701FM25762, 07/09/07, PRM 155FP32177, BENECI/HFC, 155FP31347, 07/06/07, PRM 285FA00632, 05/09/07, PRM 243FP00736, 07/02/07
PRM 285FA00632, BENECI/HFC, 155FP31347, 12/22/06, BENECI/HFC, 155FP31347, 10/04/06, AMEX, 152B821186, 08/09/06, 08/01/06, EU 4442B00510/ACCE, 08, HSBC BANK, 164B84009, 07/25/06, BENECI/HFC, 155FP31347, 07/24/06, PUG SND LS, 701ZS313, 05/08/06.

REPORTED	BALANCE	DFD / DLA	DURATION	DEFER DATE	MONTHS REV	ECON
OPENED	HIGH CRDT	LST PAY DT	FREQUENCY	BLOON DATE	PAST DUE	CLASS
*CLSD/MODEL	CRDT LIMIT	ACT PAY AMT	SCH PYMT	BLOON PYMT	CHARGE OFF	ACTVITY DESI
GEMB/CHEVRON PLCC						
04/00/2008	\$0					
09/00/1999	\$0					
*03/00/2002	\$600					

ACCOUNT CLOSED AT CONSUMERS REQUEST
CLOSED OR PAID ACCOUNT/ZERO BALANCE

CHARGE ACCOUNT

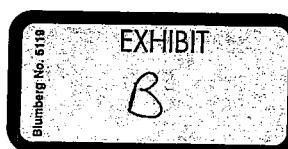
AUTH USER
PD/CLOSED

BENEFICIAL/HFC

04/00/2008	\$6959	04/00/2008	C-1						
07/00/2006	\$11823	03/00/2008	MONTHLY	\$154					
/	\$14750								

METRO 2 HISTORY - 000000000000/010000000D LINE OF CREDIT

PAGE 1



EIS-BRATCH-001525

EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

TO 4012500040,2 CREDIT BUREAU INC.
BRATCH SURINDER S
20711 122ND PL SE KENT WA 98031

FN 008-0688190-00-203

LINE OF CREDIT
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

SEARS/CBDS
04/00/2008 \$0 05/00/2002 R-1 96 INDIVIDUAL
10/00/1996 \$567 05/00/2002 MONTHLY \$ \$ PD/CLOSED
*01/00/2002 \$720 \$ \$

METRO 2 HISTORY - DDDDDDDDDDD/DDDDDDDDDDDD/CHARGE ACCOUNT
ACCOUNT CLOSED AT CONSUMERS REQUEST
CLOSED OR PAID ACCOUNT/ZERO BALANCE

UNIVERSAL/CITIBANK S
04/00/2008 \$221 04/00/2008 * R-1 26 INDIVIDUAL
01/00/2001 \$0 \$ / / \$ \$
/ / \$4850 \$ / / \$ \$

METRO 2 HISTORY - 0000000000/0000000000/0000000000/CREDIT CARD
CREDIT CARD
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

HSBC BANK
03/00/2008 \$2047 03/00/2008 R-1 20 INDIVIDUAL
07/00/2006 \$2618 03/00/2008 MONTHLY \$ \$
/ / \$2500 \$ \$

METRO 2 HISTORY - 0000000000/0000000000/CREDIT CARD
CREDIT CARD
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

CHASE BANK USA, NA
04/00/2008 \$6680 04/00/2008 R-1 99 AUTH USER
12/00/1997 \$11374 04/00/2008 MONTHLY \$ \$
/ / \$8800 \$ \$272 \$

METRO 2 HISTORY - 0000000000/0000000000/0000000000/CREDIT CARD
CREDIT CARD
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

TAPCO CREDIT UNION
03/00/2008 \$31397 03/00/2008 I-1 25 JOINT
01/00/2006 \$48727 / / \$ \$

PAGE 2

EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

TO 401ZSU0040,2 CREDIT BUREAU INC.
BRATCH SURINDER S
20711 122ND PL SE KENT WA 98031

FN 008-0688190-00-203

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/ / $ $ $1060 $ $ $
METRO 2 HISTORY - 00000000000/0000000000000/0D
AUTO
*
SNAP-ON CREDIT /
03/00/2008 $5317 03/00/2008 36M 58
12/00/2001 $5317 05/00/2005 WEEKLY $183
/ / $
SECURED
METRO 2 HISTORY - DDDDDDDDDDD/DDDDDDDDDDDD/DDDDDDDDDDDD/DDDDDDDDDDDD
SECURED
CAPITAL ONE BANK USA /
03/00/2008 $378 03/00/2008 R-1 86
01/00/2001 $1766 03/00/2008 MONTHLY $15
/ / $1500 $1100 $15
INDIVIDUAL
METRO 2 HISTORY - 00000000000/00000000000/000000000001DDDD/DDDDDDDDDDDD
CREDIT CARD
AMOUNT IN H/C COLUMN IS CREDIT LIMIT
DIDDDDDDDDD/DDDDDDDDDDDD/DDDDDDDDDDDD/DDDDDDDDDDDD
*
AMERICA'S SERVICING /
02/00/2008 $346518 02/00/2008 * M-1 40Y 21
12/00/2005 $350200 01/00/2008 MONTHLY $2921 $21
/ / $
INDIVIDUAL
METRO 2 HISTORY - 010000000000/00000000000000DD/DD
REAL ESTATE MORTGAGE
CONVENTIONAL MORTGAGE
*
UNIVERSAL/CITIBANK S /
11/00/2006 $ 10/00/2006 * R-1 70
01/00/2001 $0 / / $60 $70
/ / $4850 $
INDIVIDUAL
METRO 2 HISTORY - 000000000000/00000000000/DDDDDDDDDDDD/DDDDDDDDDDDD
CREDIT CARD
AMOUNT IN H/C COLUMN IS CREDIT LIMIT
*
AMERICA'S SERVICING /
09/00/2006 $0 08/00/2006 * M-1 15Y 04
/ / $
INDIVIDUAL

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PAGE 3

EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

TO 401ZS00040,2 CREDIT BUREAU INC.
 BRATCH SURINDER S.
 20711 122ND PL SE KENT WA 98031

FN 008-0688190-00-203

12/00/2005/\$65660 08/00/2006 MONTHLY \$ / \$
 / \$ \$620 SECOND MORTGAGE MTG- PD/CLOSED

METRO 2 HISTORY - 0000000000
 CLOSED OR PAID ACCOUNT/ZERO BALANCE
 REAL ESTATE MORTGAGE

WELLS FARGO DLR SVC/ * I-1
 08/00/2006 \$0 08/00/2006 60M \$ / \$
 04/00/2003 \$21689 08/00/2006 \$ / \$
 *08/00/2006 \$ \$527 \$ / \$
 SHARED
 PD/CLOSED

METRO 2 HISTORY - 000000000000/DDDDDDDDDD/DDDDDDDDDD/DDDD
 CLOSED OR PAID ACCOUNT/ZERO BALANCE
 AUTO

LITTON MTG SERVICE C M- 4
 02/00/2006 \$0 02/00/2006 15Y \$ / \$
 12/00/2005 \$65660 02/00/2006 \$620 \$ / \$
 *02/00/2006 \$ \$ TRSF/SOLD

ACCOUNT TRANSFERRED OR SOLD
 REAL ESTATE MORTGAGE
 CONV RE MORTGAGE MTG-

LITTON MTG SERVICE C M-
 02/00/2006 \$0 02/00/2006 40Y \$ / \$
 12/00/2005 \$350200 02/00/2006 \$2144 \$ / \$
 *02/00/2006 \$ \$ TRSF/SOLD

ACCOUNT TRANSFERRED OR SOLD
 REAL ESTATE MORTGAGE
 CONV RE MORTGAGE MTG-

CIT/LEASE FINANCE GR I-1
 11/00/2005 \$0 10/00/2005 48M \$ / \$
 05/00/2000 \$3837 10/00/2005 MONTHLY \$ / \$
 *11/00/2005 \$ \$79 \$ / \$
 INDIVIDUAL
 PD/CLOSED

METRO 2 HISTORY - DDDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD/DDDD
 CLOSED OR PAID ACCOUNT/ZERO BALANCE
 LEASE

BANK OF AMERICA / R-1 / / B2 INDIVIDUAL
 07/00/2005 \$0 08/00/2002

PAGE 4

ATLANTA GA 30374 800/685-1111

FN 008-0688190-00-203

METRO 2 HISTORY - CREDIT CARD
CLOSED OR PAID ACCOUNT/ZERO BALANCE
ACCOUNT CLOSED BY CREDIT GRANTOR

CLOSED OR PAID ACCOUNT/ZERO BALANCE
ACCOUNT CLOSED BY CREDIT GRANTOR

METRO 2 HISTORY - DDDDDDDDDDDDD/4 AUTO
CLOSED OR PAID ACCOUNT/ZERO BALANCE
AUTO

ACCOUNT CLOSED BY CONSUMER
ACCOUNT TRANSFERRED OR SOLD

FIRST USA BANK
09/00/1999 \$0
12/00/1997 \$7000
08/00/1999
* R-1
21
21
AUTH USER

* FIRST USA	1997	1998	1999
[REDACTED]	R-1	[REDACTED]	[REDACTED]

FROZEN 622 2006 MONTH 02 NAME/SSN RECORDS

0000

BRATCH
645 S MASSACHUSETTS ST SEATTLE WA 98134

FN 008-0688190-00-272

REPORT IS FOR INTERNAL USE ONLY - CONTAINS DATA SUPPRESSED TO CUSTOMERS

BRATCH, SURINDER, S
645, S MASSACHUSETTS, ST, SEA, WA, 98134

645, S MASSACHUSETTS, ST, SEA, WA, 98134, TAPE RPTD 06/02.
20711, 122ND PL SE, KENT, WA, 98031, TAPE RPTD 01/02
TELEPHONE NUMBER (253) 639-4742 SPEC 07/04.
FORMER NAME SINGH, SURINDER.

FILE SINCE 02/03/98

CID 02AFF560240AE72082
FILE ACTIVITY 02/22/06

SSN VER - Y

BRATCHS AUTOBODY, [REDACTED]
*INDS- 01/29/06, AR 850B24906, 01/27/06, AR 2170N00770, 01/26/06
PRM 6250T00178, CDL/TAPCO, 701FC28564, 01/24/06, 01/21/06, PRM 285FA00939,
GILCHRIST, 701AN3428, 01/20/06, 01/16/06, PRM 484BB02462, 12/29/05
AR 850B24906, 12/29/05, AR 2170N00770, 11/28/05, PRM 990FM38554, WAMUMORTG
701FM25879, 11/22/05, WMC MTG, 404FM2096, 11/22/05, 11/21/05, EU 1332B02550/ABC
AR 180FA04019, 10/19/05, AR 404B808953 UNVL, 10/18/05, PRM 180FM10406,
10/17/05, AR 444F202937, 10/13/05, PRM 4010N01661, 09/19/05, PRM 6250T00178,
09/02/05, PRM 910U144096, 08/22/05, PRM 180FM10406, 08/18/05, PRM 180FM10406,
08/11/05, PRM 484BB02462, 08/02/05, PRM 4010N01661, 07/20/05, PRM 484BB02462,
07/06/05, PRM 399FM17854, 06/03/05, PRM 485FP00602, 05/28/05
EU 1332B02550/ABC, 05/03/05, PRM 6250T00178, 04/15/05, ID 0922D02689
EQUIFAX, 04/15/05, ND 915A01297, EQUIFAX, /, BK OF AMER, 163BB27846
01/27/05, PUG SMD LS, 701ZS313, 08/31/04, 08/13/04, EU 701ZB20834/GOLD, 08,
GAYLD IND, 1462S1037, 06/06/04, 05/13/04, EU 1812B01801/BILL, 08, 02/22/06
ND 960ZB00022, CHOICEPT /METROPT

REPORTED	BALANCE	DFD / DLA	DURATION	DEFER DATE	MONTHS REV	ECOA
OPENED	HIGH CRDT	1ST PAY DT	FREQUENCY	BLDN DATE	PAST DUE	CLASS
*CLSD/MJDEL	CRDT LIMIT	ACT PAY AM	SCH PYMT	BLDN PYMT	CHRG OFF	ACTVITY DESI
SEARS/CBSD						
02/00/2006	\$0					INDIVIDUAL
10/00/1996	\$					
*01/00/2002	\$720					

MEIKO 2 HISTORY - DDDDEEEEEE/DDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD
ACCOUNT CLOSED BY CONSUMER

CAPITAL ONE BANK USA						
02/00/2006	\$1339					
01/00/2001	\$1766					
/	/					

MEIKO 2 HISTORY - 000000100000/DDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD
DDDDDD21DDDD/D

UNIVERSAL/CITIBANK S [REDACTED] * R-1 [REDACTED]

EXHIBIT

EIS-BRATCH-001492

PAGE 2

EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

TO 401ZS00040,2 CREDIT BUREAU INC.
 BRATCH SURINDER S
 645 S MASSACHUSETTS ST SEATTLE WA 98134

FN 008-0688190-00-272

DISCOVER FINANCIAL S

05/00/2005 | \$0 | 10/00/2004 | * R-1 | / / / / /
 02/00/1999 | \$2008 | 10/00/2004 | MONTHLY | / / / / /
 *09/00/2003 | \$2200 | / \$ / \$ / \$ / \$

METRO 2 HISTORY - EDEDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD
 ACCOUNT CLOSED BY CREDIT GRANTOR CREDIT CARD PD/CLOSED

BANK OF AMERICA

08/00/2004 | \$0 | 08/00/2004 | I-1 | / / / / /
 02/00/2000 | \$17822 | 08/00/2004 | 60M | / / / / /
 / \$ / \$ / \$ / \$

METRO 2 HISTORY - DDDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD
 AUTO INDIVIDUAL PD/CLOSED

CHEVRON

12/00/2003 | \$0 | 12/00/2003 | R-1 | / / / / /
 09/00/1999 | \$230 | 12/00/2003 | / / / / /
 / \$ / \$ / \$ / \$

ACCOUNT CLOSED BY CONSUMER

CREDIT CARD SHARED CLOSED

MACYS/FDSB

05/00/2002 | \$0 | 09/00/2000 | R-1 | / / / / /
 08/00/2000 | \$ / \$ / \$ / \$ / \$
 / \$ / \$ / \$ / \$

CHARGE AMOUNT IN H/C COLUMN IS CREDIT LIMIT

FIRST USA BANK

09/00/1999 | \$0 | 08/00/1999 | * R-1 | / / / / /
 12/00/1997 | \$ / \$ / \$ / \$ / \$
 / \$ / \$ / \$ / \$

CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT

FIRST USA

10/00/2001 | \$0 | 10/00/2001 | R-1 | / / / / /
 06/00/1999 | \$1500 | / \$ / \$ / \$ / \$
 / \$ / \$ / \$ / \$

ACCOUNT CLOSED AT CONSUMERS REQUEST
 CLOSED OR PAID ACCOUNT/ZERO BALANCE

EQUIFAX P O BOX 740241
TO 401ZSU0040,2 CREDIT BUREAU INC.
BRATCH SURINDER S
645 S MASSACHUSETTS ST SEATTLE WA 98134

ATLANTA GA 30374 800/685-1111

FN 008-0688190-00-272

REF TO EQUIFAX INFORMATION SERVICES LLC,
, ATLANTA, GA, 30374-0241, 800/685-1111, WWW.EQUIFAX.COM/FCRA P O BOX 740241,

FROZEN 622 2006 MONTH 04 NAME/SSN RECORDS

0000

BRATCH
645 S MASSACHUSETTS ST SEATTLE WA 98134

FN 008-0688094-00-272

BRATCH, SURINDER, S
645, S MASSACHUSETTS, ST, SEA, WA, 98134

CID 02AFF56024DAE72082

REPORT IS FOR INTERNAL USE ONLY - CONTAINS DATA SUPPRESSED TO CUSTOMERS

BRATCH, SURINDER, S.
645, S MASSACHUSETTS, ST, SEA, WA, 98134, TAPE RPTD 06/02.
20/11, 12/20, PL SE, KENT, WA, 98031, TAPE RPTD 01/02

FILE SINCE 02/03/98

FILE ACTIVITY 02/22/06

TELEPHONE NUMBER (253) 639-4742 SPEC 07/04.
FORMER NAME-SINGH, SURINDER.

SSN VER - Y

BRATCHS AUTOBODY, [REDACTED]
*JING5- 03/29/06, PRM 243FP00736, 03/27/06, AR 2170N00770, 03/10/06
PRM 990FM38554, 02/22/06, ND 9602B00022, CHOICEPT /METROPOL, 01/29/06
AR 850BB24906, 01/26/06, PRM 625UT00178, CDL/TAPCO, 701FC28564, 01/24/06,
01/21/06, PRM 285FA00939, GILCHRIST, 701AN3428, 01/20/06, 01/16/06
PRM 484BB02462, 11/28/05, PRM 990FM38554, WAMUMORTG, 701FM25879, 11/22/05,
WMC MTG, 604FM2096, 11/22/05, 11/21/05, EU 4442B01013/PACI, 08, 11/01/05, AR 180FA04019,
PRM 399FM17854, 11/01/05, EU 4442B01013/PACI, 08, 11/01/05, AR 180FA04019,
10/19/05, AR 404BB08953 UNVL, 10/18/05, PRM 180FM10406, 10/17/05
AR 444E202937, 10/13/05, PRM 4010N01661, 09/19/05, PRM 625UT00178, 09/02/05
PRM 910U144096, 08/22/05, PRM 180FM10406, 08/18/05, PRM 180FM10406,
08/11/05, PRM 484BB02462, 08/02/05, PRM 4010N01661, 07/20/05, PRM 484BB02462,
07/06/05, PRM 399FM17854, 06/03/05, PRM 485FP00602, 05/28/05
EU 133ZB02550/ABC, 08, 05/03/05, PRM 625UT00178, 04/15/05, ND 915AA01297
EQUIFAX /, BK OF AMER, 1630B27846, 01/27/05, PUG SND LS, 701ZS313, 08/31/04,
08/13/04, EU 701ZB20834/GOLD, 08, 04/12/06, PRM 4580N08054,
EU 1812B01801/BILL, 08, 04/12/06, PRM 4580N08054.

REPORTED BALANCE DEF / DLA DURATION DEFER DATE MONTHS REV ECOA
OPENED HIGH CRDT LST PAY DT FREQUNCY BLDON DATE PAST DUE CLASS
*CLSD/MDEL CRDT LIMIT ACT PAY AMI SCH PYMT BLDON PYMT CHRG OFF ACTIVITY DESI
SEARS/CBSB [REDACTED] R-1 [REDACTED] INDIVIDUAL
04/00/2006 \$0 05/00/2002 / / 72
10/00/1996 \$ 05/00/2002 \$ / / \$ PD/CLOSED
*01/00/2002 \$720 \$

METRO 2 HISTORY - DDDDDDEEEFEE/EEEDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDDDD
ACCOUNT CLOSED BY CONSUMER DDDDDDDDDDDI/DDDDDDDDDDDD/DDDDDDDDDDDD

CAPITAL ONE BANK USA /8506 [REDACTED] R-1 [REDACTED] INDIVIDUAL
04/00/2006 \$35 04/00/2006 MONTHLY / / 63
01/00/2001 \$1766 04/00/2006 \$ / / \$

METRO 2 HISTORY - 000000001000/DDDDDDDDDDDD/DDDDDDDDDDDD/DDDDDDDDDDDD
DDDDDDDD21DDDD/DDD CREDIT CARD

UNIVERSAL/CITIBANK S [REDACTED] * R-1 [REDACTED]



EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

TO 401ZSU0040,2 CREDIT BUREAU INC.
 BRATCH SURINDER S.
 645 S MASSACHUSETTS ST SEATTLE WA 98134

FN 008-0688094-00-272

04/00/2006	\$3024	04/00/2006	MONTHLY	\$63	INDIVIDUAL
01/00/2001	\$0				
/	\$3250				

METRO 2 HISTORY - 00000000000/00000000000000000000/DDDDDDDDDD/DDDDDDDDDDDD

CHASE BANK USA, NA
 04/00/2006 \$5974
 12/00/1997 \$11374
 / \$8800
 03/00/2006 \$500
 03/00/2006 \$215
 MONTHLY
 \$95
 AUTH USER

METRO 2 HISTORY - 00000000000/00000000000000000000/DDDDDDDDDD1DD/DDDDDDDDDDDD

WELLS FARGO DLR SVC/
 03/00/2006 \$13171
 04/00/2003 \$21689
 / \$
 03/00/2006 \$527
 03/00/2006 \$35
 I-1
 60M
 \$
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 SHARED

METRO 2 HISTORY - 00000000000/00000000000000000000/DDDDDDDDDD/DDDDDDDDDDDD

TAPCO CREDIT UNION
 03/00/2006 \$47402
 01/00/2006 \$48727
 / \$
 03/00/2006 \$1060
 I-1
 60M
 MONTHLY
 \$
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 JOINT

METRO 2 HISTORY - 0D

LITTON MTG SERVICE C
 02/00/2006 \$0
 12/00/2005 \$65660
 *02/00/2006 \$
 02/00/2006 \$
 02/00/2006 \$620
 M-
 15Y
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 INDIVIDUAL
 TRSF/SOLD

LITTON MTG SERVICE C /
 02/00/2006 \$0
 12/00/2005 \$350200
 *02/00/2006 \$
 02/00/2006 \$
 02/00/2006 \$2144
 M-
 40Y
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 INDIVIDUAL
 TRSF/SOLD

CIT/LEASE FINANCE GR
 11/00/2005 \$0
 05/00/2000 \$3837
 10/00/2005 \$48M
 10/00/2005 MONTHLY
 * I-1
 48M
 MONTHLY
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 INDIVIDUAL

EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

TO 401ZS00040,2 CREDIT BUREAU INC.
BRATCH SURINDER S.
645 S MASSACHUSETTS ST SEATTLE WA 98134

FN 008-0686094-00-272

*11/00/2005|

| \$ |\$79 |\$

LEASE |\$ |\$ PD/CLOSED

METRO 2 HISTORY - DDDDDDEEEDD/DDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD

*SNAP-ON CREDIT

07/00/2005|

| \$0

| 05/00/2005|

| 1-1

| 36M

| WEEKLY

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| \$26

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*05/00/2005|

| \$ |\$175 |\$

SECURED |\$ |\$ PD/CLOSED

METRO 2 HISTORY - 0000000000/DDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD

*BANK OF AMERICA

07/00/2005|

| \$0

| 08/00/2002|

| R-1

| MONTHLY

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| \$82

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*02/00/2002|

| \$ |\$2 |\$

CREDIT CARD |\$ |\$ INDIVIDUAL

METRO 2 HISTORY - EEEEEEEEE/EEDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD

*ACCOUNT CLOSED BY CREDIT GRANTOR

*DISCOVER FINANCIAL S

05/00/2005|

| \$0

| 10/00/2004|

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| MONTHLY

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*02/00/1999|

| \$ |\$2008 |\$

CREDIT CARD |\$ |\$ INDIVIDUAL

METRO 2 HISTORY - EEEEEEEEE/EEDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD

*ACCOUNT CLOSED BY CREDIT GRANTOR

*BANK OF AMERICA

08/00/2004|

| \$0

| 08/00/2004|

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*02/00/2000|

| \$ |\$17822 |\$

CREDIT CARD |\$ |\$ INDIVIDUAL

METRO 2 HISTORY - DDDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD

*CHEVRON

12/00/2003|

| \$0

| 12/00/2003|

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*09/00/1999|

| \$ |\$230 |\$

CREDIT CARD |\$ |\$ INDIVIDUAL

METRO 2 HISTORY - DDDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD

*MACYS/FDSB

05/00/2002|

| \$0

| 09/00/2000|

| R-1

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PAGE 3

EIS-BRATCH-001498

EQUIFAX P O BOX 740241 ATLANTA GA 30374 800/685-1111
 TO 401ZS00040,2 CREDIT BUREAU INC.
 BRATCH SURINDER S
 645 S MASSACHUSETTS ST SEATTLE WA 98134 FN 008-0688094-00-272

CHARGE	08/00/2000	\$	/	/	\$	/	/	\$	AUTH USER
AMOUNT IN H/C COLUMN IS CREDIT LIMIT		\$600							

FIRST USA BANK									
09/00/1999	\$0								
12/00/1997	\$								
CREDIT CARD		\$7000							
AMOUNT IN H/C COLUMN IS CREDIT LIMIT		\$							

FIRST USA									
10/00/2001	\$0								
06/00/1999	\$1500								
ACCOUNT CLOSED AT CONSUMERS REQUEST		\$							
CLOSED OR PAID ACCOUNT/ZERO BALANCE		\$							

REF TO EQUIFAX INFORMATION SERVICES LLC,
 ATLANTA, GA, 30374-0241, 800/685-1111, WWW.EQUIFAX.COM/FCRA

=====

TIMESTAMP: 29-Jul-2008 06:40
 ACIS FUNCTION: AUTO MAINTENANCE

 BRATCH, SUKHWINDER, S, , SINCE 07/29/2008 FAD 07/29/2008
 20711 122ND PL SE, KENT WA, 98031, , , , 07/2008,
 645 S MASSACHUSETTS ST, SEATTLE WA, 98134, , , , 06/2002,
 1234 SUNNYSIDE STREET, KENT WA, 98031, , , , 11/1998,
 , [REDACTED] ,
 FN-SINGH, SURINDER, ,

 Consumer Referral Location-145
 REGION 701 EQUIFAX INFORMATION SERVICES LLC
 1550 PEACHTREE STREET MD H13, ATLANTA, GA, 30309, 800/685-1111

 ES-, BRATCHS AUTOBODY, , , , ,

EF-, SELF EMPLOYED, , , , ,

E2-, SINGH SURHVINDER AND SURINDER, , , , ,

SUM-101996-072008, PR/OI-YES, FB-NO, ACCTS:31, HC-\$0-350200, , 28-ONE, 1-SIX, 2

FS- SENTINEL CONSUMER

PUBLIC RECORDS OR OTHER INFORMATION

02/2001, , BKRPT 701VF00010, 0111558, , , , PERSONAL, INDIVID
 DISCHARGED CH-7, RPTD 03/09/2006, DISP DATE 06/12/2001,,

INQS-SUBJECT SHOWS 37 INQUIRIES SINCE 04/2008

ACIS	✓8192043096	915AA00828	EQUIFAX AUTO MTNC UP	07/29/2008	-FI
ID	EFXCONSUM	092ZD00055	EQUIFAX CONSUMER SER	07/28/2008	-FI
ND	EFXCONSV	401ZC00296	EQUIFAX CONSUMER SER	07/28/2008	-FI
ND	WA87104497	401ZC00734	EQUIFAX CONSUMER SER	07/28/2008	-FI
ND	WA87104488	401ZC00825	EQUIFAX CONSUMER SER	07/28/2008	-FI
ND	EFXCONSV	401ZC00312	EQUIFAX CONSUMER SER	07/28/2008	-FI
ND	EFX CON SV	401ZC00395	EQUIFAX CONSUMER SER	07/28/2008	-FI
ACIS	8206000000	447AA00044	EQUIFAX INFORMATION	07/24/2008	-FI
ACIS	8201000000	447AA00044	EQUIFAX INFORMATION	07/19/2008	-FI
ACIS	8200000000	447AA00044	EQUIFAX INFORMATION	07/18/2008	-FI
ID	EQUIFAX	092ZD02689	EQUIFAX	07/15/2008	-FI
ID	EFXCONSUM	092ZD00055	EQUIFAX CONSUMER SER	07/15/2008	-FI
ACIS	8194000000	447AA00044	EQUIFAX INFORMATION	07/12/2008	-FI
ACIS	8193000000	447AA00044	EQUIFAX INFORMATION	07/11/2008	-FI
AR		163BB30565	HSBC BANK NV FKA HHL	07/11/2008	-FI
AR		155FP32177	BENEFICIAL/USCL	07/11/2008	-FI
ACIS	8192000000	447AA00044	EQUIFAX INFORMATION	07/10/2008	-FI
ND	8692840030	915AA01339	EQUIFAX	07/10/2008	-FI
ID	EQUIFAX	092ZD02689	EQUIFAX	07/10/2008	-FI
ACIS	8192043096	915AA00018	EQUIFAX	07/10/2008	-FI
PRM		155FP32177	BENEFICIAL/USCL	07/07/2008	-FI
PRM		243FP00736	CITIFINANCIAL	07/02/2008	-FI
AR		217ON00804	UNIVERSAL CARD AT&T/	06/27/2008	-FI
PRM		364FM00105	NATIONS LENDING CORP	06/10/2008	-FI
AR		103FM11640	WELLS FARGO BANK, NA	06/06/2008	-FI
AR		613BB22318	US BANK NA	06/05/2008	-FI

EXHIBIT

E

EIS-BRATCH-000013

AR		484BB04633	CAPITAL ONE	06/05/2008	-FI
PRM		404FF03555	GEMB/JC PENNEY	05/28/2008	-FI
CR	WELLS FARG	181ZB03245	RELS CREDIT	05/19/2008	-FI
CR	WELLS FARG	181ZB03252	RELS CREDIT	05/16/2008	-FI
PRM		993FM63979	OXFORD LENDING GROUP	05/13/2008	-FI
PRM		046FR00103	CROSS COUNTRY MORTGA	05/13/2008	-FI
PRM		992FM19225	FIRST OHIO BANC & LE	05/13/2008	-FI
PRM		682FM28517	CENTEX HOME EQUITY	05/13/2008	-FI
CR	ABSOLUTE M	701ZB12031	AMERICAN REPORTING C	05/12/2008	-FI
PRM		285FA00632	DIRECT LENDING SOURC	04/16/2008	-FI
PRM		155FP32177	BENEFICIAL/USCL	04/05/2008	-FI
ID	EQUIFAX	092ZD02689	EQUIFAX	03/27/2008	-FI
CR		645BB19339	KEYBANK BUSINESS BAN	03/19/2008	-FI
PRM		163BB30565	HSBC BANK NV FKA HHL	03/12/2008	-FI
PRM		243FP00736	CITIFINANCIAL	03/12/2008	-FI
PRM		163BB30565	HSBC BANK NV FKA HHL	02/13/2008	-FI
PRM		458ON08054	APPLIED BANK	02/11/2008	-FI
PRM		243FP00736	CITIFINANCIAL	01/16/2008	-FI
PRM		850BB01498	CAPITAL ONE BANK USA	01/11/2008	-FI
PRM		155FP32177	BENEFICIAL/USCL	01/04/2008	-FI
PRM		285FA00939	MDA CAPITAL, INC.	12/12/2007	-FI
PRM		458ON13597	BANK ONE, NA	12/06/2007	-FI
PRM		654FA17487	NATIONAL AUTO WARRANT	11/26/2007	-FI
PRM		243FP00736	CITIFINANCIAL	11/21/2007	-FI
PRM		458ON08054	APPLIED BANK	11/21/2007	-FI
PRM		850BB01498	CAPITAL ONE BANK USA	11/08/2007	-FI
PRM		992FM03907	CORINTHIAN MTG	11/05/2007	-FI
PRM		285FA00939	MDA CAPITAL, INC.	10/31/2007	-FI
PRM		155FP32177	BENEFICIAL/USCL	10/06/2007	-FI
PRM		364FM00105	NATIONS LENDING CORP	09/25/2007	-FI
PRM		401ON02107	TRIBUTE / FBOFD	09/20/2007	-FI
PRM		850BB01498	CAPITAL ONE BANK USA	09/18/2007	-FI
PRM		401ON02107	TRIBUTE / FBOFD	09/13/2007	-FI
PRM		285FA00939	MDA CAPITAL, INC.	09/07/2007	-FI
PRM		992FM19225	FIRST OHIO BANC & LE	09/07/2007	-FI
PRM		152FR00013	MOUNTAIN RIDGE MORTG	09/07/2007	-FI
PRM		991FM91085	APEX MORTGAGE SERVIC	09/07/2007	-FI
PRM		682FM28517	CENTEX HOME EQUITY	09/07/2007	-FI
PRM		399FR46676	WORLD MORTGAGE SOLUT	09/07/2007	-FI
PRM		285FR00089	ORION REAL ESTATE SE	09/07/2007	-FI
CR	WINDFALL M	133ZB02550	ASSOCIATED CREDIT SY	09/06/2007	-FI
AR		701FC06588	TAPCO CREDIT UNION	08/30/2007	-FI
PRM		163BB30565	HSBC BANK NV FKA HHL	08/28/2007	-FI
AR		910UT41491	SPRINTNEXTEL - PCS	08/09/2007	-FI
CR		155FZ02743	NATIONWIDE FUNDING L	08/02/2007	-FI
CR		155FP31347	BENEFICIAL/HFC	07/06/2007	-FI
CR	WINDFALL M	133ZB02550	ASSOCIATED CREDIT SY	04/26/2007	-FI
CR		496XZ00084	YELLOW BOOK USA	04/18/2007	-FI
CR	COUNTRYWID	180ZB07577	LANDSAFE CREDIT	04/09/2007	-FI
CR		155FP31347	BENEFICIAL/HFC	12/22/2006	-FI
CR		155FP31347	BENEFICIAL/HFC	10/04/2006	-FI
CR		499FZ00018	TOTAL MERCHANT SERVI	09/20/2006	-FI
CR		152BB21186	AMERICAN EXPRESS / S	08/09/2006	-FI
CR	ACCESS MOR	444ZB00510	CIS INFORMATION SERV	08/01/2006	-FI

FIRM/ MORTGAGE ID #	RPTD/ CLOSED	OPND/ MAJ RPT	HI CREDIT CRED LIM/ BAL/ /ACT PAY	SCHD PAY	CHRG OFF	PAST DUE /TERMS	CS TP
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AMERICA'S SERVICING	072008	122005	350200	2755	346092	0 M1 2	
DFD/DLA	PURCH/SOLD/ORIGINAL	CREDITOR	AUI			M 26	

02/2008

BAL AMT BAL PAY DT DEF PAY DT CC

CONSUMER DISPUTES THIS ACCOUNT INFORMATION
 REAL ESTATE MORTGAGE
 CONVENTIONAL MORTGAGE

DEROG TRADE HISTORY
 12/2007-1

 AMERICA'S SERVICING 092006 122005 65660 620 15Y M 5B B M1

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI

08/2006 *

BAL AMT BAL PAY DT DEF PAY DT CC

CLOSED OR PAID ACCOUNT/ZERO BALANCE
 REAL ESTATE MORTGAGE

 BANK OF AMERICA 072008 022000 17822 60M 00 P I1 52 I

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI

08/2004

BAL AMT BAL PAY DT DEF PAY DT CC

CLOSED OR PAID ACCOUNT/ZERO BALANCE
 AUTO

DEROG TRADE HISTORY
 02/2002-1

 BANK OF AMERICA 072008 111997 14594 10800 R1 52 A
 M 18 C

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI

07/2008 *

BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT CLOSED BY CREDIT GRANTOR
 CREDIT CARD

DEROG TRADE HISTORY
 09/2005-1 11/2004-1 04/2004-1

 BANK OF AMERICA 072000 111997 7100 73 R1 26 A

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI

07/2000 *

BAL AMT BAL PAY DT DEF PAY DT CC

 BENEFICIAL/HFC 072008 072006 14750 10345 0 C1 22 I 0

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI

153 M 15

06/2008
BAL AMT BAL PAY DT DEF PAY DT CC

LINE OF CREDIT

DEROG TRADE HISTORY
02/2007-1

CAPITAL ONE BANK USA 072008 012001 1500 R1
500 17 M 18
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
06/2008
BAL AMT BAL PAY DT DEF PAY DT CC

CREDIT CARD

CHASE BANK USA, NA 072008 121997 11374 8800 6640 0 R1 99
0 225 M 18
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
06/2008
BAL AMT BAL PAY DT DEF PAY DT CC

CREDIT CARD

DEROG TRADE HISTORY
06/2003-1

CIT/LEASE FINANCE GR 072008 052000 3837 I1
11/2005 79 48M M 13 P
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
10/2005
BAL AMT BAL PAY DT DEF PAY DT CC

CLOSED OR PAID ACCOUNT/ZERO BALANCE
LEASE

DEROG TRADE HISTORY
02/2002-1

CONCORDIA FINANCE 102007 062003 25175 I6 29
10/2007 1074 36M 00 P
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
11/2005 *
BAL AMT BAL PAY DT DEF PAY DT CC

PAID COLLECTION
AUTO

FIRST USA 102001 061999 1500 R1 25 A
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
10/2001 *
BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT CLOSED AT CONSUMER'S REQUEST
CLOSED OR PAID ACCOUNT/ZERO BALANCE

FIRST USA BANK 091999 121997 7000 99 R1 21 A

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
08/1999 *
BAL AMT BAL PAY DT DEF PAY DT CC

GEMB/CHEVRON PLCC 062008 091999 0 600 R1 2
03/2002 M 07 B

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
*
BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT CLOSED AT CONSUMER'S REQUEST
CLOSED OR PAID ACCOUNT/ZERO BALANCE
CHARGE

HSBC BANK 062008 072006 2618 2500 78 R1 23 I 05/200
M 18

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
06/2008 *
BAL AMT BAL PAY DT DEF PAY DT CC

CREDIT CARD
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

HSBC BANK 072007 092005 0 3800 R1 21 I
01/2007 M 18 B

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
*
BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT CLOSED AT CONSUMER'S REQUEST
CLOSED OR PAID ACCOUNT/ZERO BALANCE

HSBC BANK 092005 032003 330 500 R1 29 I 09/200
08/2005 10 M 18 B

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
09/2005 *
BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT CLOSED AT CONSUMER'S REQUEST
CLOSED OR PAID ACCOUNT/ZERO BALANCE

HSBC BANK 071999 111997

0

R1 20 A

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
 03/1999 *
 BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT TRANSFERRED OR SOLD

 LITTON MTG SERVICE C 022006 122005 65660 M
 02/2006 620 15Y 26 T
 DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
 02/2006 *
 BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT TRANSFERRED OR SOLD
REAL ESTATE MORTGAGE

 LITTON MTG SERVICE C 022006 122005 350200 M
 02/2006 2144 40Y 26 T
 DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
 02/2006 *
 BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT TRANSFERRED OR SOLD
REAL ESTATE MORTGAGE

 MACY'S/DSNB 062008 052008 1400 01 1 I
 07
 DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
 06/2008 *
 BAL AMT BAL PAY DT DEF PAY DT CC

CHARGE
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

 MACY'S/DSNB 062008 052008 600 R1 1 I
 07
 DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
 *
 BAL AMT BAL PAY DT DEF PAY DT CC

CHARGE
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

 MACY'S/DSNB 042008 082000 500 R1 91 I 09/2
 07
 DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
 09/2000 *
 BAL AMT BAL PAY DT DEF PAY DT CC

MACYS/FDSB 052002 082000

600

R1 2 I

DFD/DLA

PURCH/SOLD/ORIGINAL CREDITOR

AUI

09/2000 *

BAL AMT

BAL PAY DT DEF PAY DT CC

PROVIDIAN BANCORP 052002 051998

84

R1 48

DFD/DLA

PURCH/SOLD/ORIGINAL CREDITOR

AUI

05/2002 *

BAL AMT

BAL PAY DT DEF PAY DT CC

ACCOUNT CLOSED BY CONSUMER

CLOSED OR PAID ACCOUNT/ZERO BALANCE

SEARS/CBSD 072008 101996

567

720

R1 99 I 05/20

01/2002

M 07 B

DFD/DLA

PURCH/SOLD/ORIGINAL CREDITOR

AUI

05/2002 *

BAL AMT

BAL PAY DT DEF PAY DT CC

ACCOUNT CLOSED AT CONSUMER'S REQUEST

CLOSED OR PAID ACCOUNT/ZERO BALANCE

SNAP-ON CREDIT 072008 122001

5317

183

I1 62 I 0

36M W 02

DFD/DLA

PURCH/SOLD/ORIGINAL CREDITOR

AUI

07/2008 *

BAL AMT

BAL PAY DT DEF PAY DT CC

SECURED

TAPCO CREDIT UNION 062008 012006

48727

1060

I1 28

60M M 00

DFD/DLA

PURCH/SOLD/ORIGINAL CREDITOR

AUI

06/2008 *

BAL AMT

BAL PAY DT DEF PAY DT CC

AUTO

UNIVERSAL/CITIBANK S 072008 012001

0

4850

R1

20

M 18

DFD/DLA

PURCH/SOLD/ORIGINAL CREDITOR

AUI

07/2008 *

BAL AMT

BAL PAY DT DEF PAY DT CC

CREDIT CARD
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

UNIVERSAL/CITIBANK S 112006 012001 0 4850 R1
60 M 18
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
10/2006 *
BAL AMT BAL PAY DT DEF PAY DT CC

CREDIT CARD
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

WACHOVIA DEALER SERV 082006 042003 21689 I1
08/2006 527 60M 00 B
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
08/2006 *
BAL AMT BAL PAY DT DEF PAY DT CC

CLOSED OR PAID ACCOUNT/ZERO BALANCE
AUTO

WELLS FARGO 072001 061999 16312 I1 25 J
267
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI
07/2001 *
BAL AMT BAL PAY DT DEF PAY DT CC

CLOSED OR PAID ACCOUNT/ZERO BALANCE

End Of ACRO FILE
